

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: CHARLES E. HOWARD

CHAPTER 13

Debtor(s)

JACK N. ZAHAROPOULOS  
CHAPTER 13 TRUSTEE

Movant

CASE NO: 1-19-02479-HWV

CHARLES E. HOWARD

Respondent(s)

**CERTIFICATION OF DEFAULT**

AND NOW on November 29, 2022, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee and certifies that the above named debtor(s) entered into a Stipulation to resolve the Trustee's Motion to Dismiss for Material Default and subsequently Debtor(s) defaulted on the stipulation by failing to:

- make the regular monthly payments to the trustee during the remaining term of the plan.

As of November 29, 2022, the Debtor(s) is/are \$2,775.00 in arrears with a plan payment having last been made on May 23, 2022.

In accordance with said stipulation, the case may be dismissed.

Respectfully Submitted,  
/s/ Douglas R. Roeder, Esquire  
for Jack N. Zaharopoulos, Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036  
Phone: (717) 566-6097

Dated: November 29, 2022

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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on November 29, 2022, I served a copy of this Certification of Default on the following parties by 1st Class Mail, from Hummelstown, PA unless served electronically.

MICHAEL S. TRAVIS, ESQUIRE  
3904 TRINDLE ROAD  
CAMP HILL, PA 17011-

SERVED ELECTRONICALLY

CHARLES E. HOWARD  
629 GIRARD AVENUE  
YORK, PA 17403-

SERVED BY 1<sup>ST</sup> CLASS MAIL

United States Trustee  
228 Walnut Street  
Suite 1190  
Harrisburg, PA 17101

SERVED ELECTRONICALLY

I certify under penalty of perjury that the foregoing is true and correct.

Dated: November 29, 2022

/s/ Matt Arcuri

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos, Trustee  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
eMail: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)